


The court incorporates by reference in this paragraph and adopts as the findings and orders of this court the document set forth below. This document has been entered electronically in the record of the United States Bankruptcy Court for the Northern District of Ohio.



  
John P. Gustafson  
United States Bankruptcy Judge

**Dated: June 7 2023**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OHIO**

<b>IN RE:</b>	:	
	:	<b>CHAPTER 7 PROCEEDING</b>
<b>JACOB C. SCHALMO</b>	:	
	:	<b>JUDGE JOHN P. GUSTAFSON</b>
<b>DEBTOR.</b>	:	
	:	<b>CASE NO. 23-30740</b>
	:	

**JUDGMENT ENTRY AVOIDING JUDICIAL LIEN OF  
CREDITOR DIRECTIONS CREDIT UNION**

This Cause came before the Court upon the upon the Debtor Jacob C. Schalmo's motion to avoid and cancel a judicial lien which impairs an exemption of the Debtor.

The matter is properly before the Court, the Creditor was served, notice of the motion, and has not filed a response or requested hearing on the matter. The Court also finds that the Debtor Jacob C. Schalmo has met the burden of proof in demonstrating the lien is available for avoidance under §522(f)(1)(A) because it impairs the real property exemption under Ohio Revised Code §2923.66.

It is hereby ORDERED AND DECREED that the judicial lien held by Directions Credit Union, in and on Debtor's Jacob C. Schalmo residential real estate at 2288 US Hwy 224E, Greenwich, OH 44837, entered of record at Huron Co. Clerk of Court Judgment Docket 22, Page 0723 be and hereby is canceled and avoided.

If is further ORDERED that this order is not effective in absence of the granting of the Chapter 7 discharge. The County or State official may require copies of the discharge to be certified. Recordation of this Order along with the discharge order shall act as release of the lien.

SO ORDERED.

*Prepared and approved by:*

/s/Jonathon C. Elgin

Jonathon C. Elgin (OH 0096390)

*Attorney for Debtor Jacob C. Schalmo*

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Copies via ECF to:

- Trustee Patti Baumgartner-Novak at pnovak@bex.net

and by regular U.S. Mail, postage prepaid, upon:

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Greenwich, OH 44837

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Toledo, OH 43604

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